

CAREER SUMMARY

Over sixteen years of commercial banking, real estate finance, investment brokerage and governmental experience gained in large corporate and public sector working environments. Additionally, participation in the United States Naval Reserve as an Intelligence Analyst has added another dimension of analytical exposure and leadership.

PROFESSIONAL EXPERIENCE

- 04/95 **CALIFORNIA STATE DEPARTMENT OF HOUSING & COMMUNITY DEVELOPMENT** - Appointed by Governor Pete Wilson to the position of Assistant Director. Responsibilities and assignments to date have included: heading the Department's strategic planning process, including the implementation and management of the plan; representation of the Department at public speaking engagements; review of all loan and grant transactions prior to Director approval; primary liaison with department trade and industry groups; loan advisory committee member for the Governors Community Development Block Grant economic program; and Department legislative contact for constituent affairs.
- 10/91 **CAPITOLBANK SACRAMENTO** - Vice President of Business Lending handling construction and permanent loan analysis, lines of credit, account receivable lines, equipment financing and term loans. This included loan approval, documentation, disbursement, management and marketing of bank services. Additional responsibilities included development of a tactical plan, sale of foreclosed properties, collections, loss mitigation and loan restructuring. Supervisory duties over documentation and administrative staff.
- 01/87 **ILIFF THORN & COMPANY** - Marketing Associate in the Investment properties division analyzing, packaging, marketing and the sale of commercial real estate. The volume of investment sale transactions totaled \$73.8 million. Finished in the top five of company sales volume in 1990.
- 2/85 **CAPITOLBANK SACRAMENTO** - Vice President of Real Estate handling construction and permanent loan analysis, approval, documentation, disbursement, management and marketing. Additional responsibilities included development of a real estate lending tactical plan, supervision of documentation staff and organization of a separate real estate department.
- 02/81 **UNION BANK** - Graduated from Union Bank's Management and Commercial Lending training program in Los Angeles and served as a construction loan officer in the San Francisco and Sacramento regions of the Bank. Tasks and responsibilities were analysis of project feasibility and finance, prospect marketing and construction loan disbursement and documentation.

EDUCATION

- Bachelor of Science - Business Administration: Emphasis in Finance and Management
Northeastern Oklahoma State University
- MBA Candidate - International Management - Golden Gate University
- Computer proficient - Lotus 123; Word Perfect; Microsoft Word and Excel

ACTIVITIES

- United States Naval Reserve Intelligence Program - Current TS/SCI Security Clearance
- World Affairs Council of Northern California
- Cornstock Club
- Sacramento Area Commerce & Trade Organization
- Young Executives of America - Board Member

PERSONAL

- Married; 2 children

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FRAN A. AGUILERA

WORK HISTORY

3/87-PRESENT ECONOMIC DEVELOPMENT MANAGER

Employment and Economic Development Department, San Joaquin County

Responsible for managing several divisions of the Employment and Economic Development Department including: San Joaquin County Revolving Loan Program, Business Retention and Expansion Program, Business Team San Joaquin, Employer Services, and Marketing Department.

3/86-3/87 REGIONAL CREDIT MANAGER

California Integrated Waste Management Board

Perform detailed financial analysis of commercial loan applications and make funding recommendations on multi-million dollar business and municipal economic development projects.

6/86-3/96 ECONOMIC DEVELOPMENT PROFESSIONAL

Employment and Economic Development Department, San Joaquin County

DUTIES: BUSINESS FINANCING

Provide technical assistance, financial counseling and loan packaging services to San Joaquin County businesses.

Managed the Tracy/San Joaquin County Certified Development Corporation to provide fixed asset financing to local business through the Small Business Administration (SBA) 504 loan program.

Loan Officer San Joaquin County Revolving Loan Program. Supervise staff involved in providing financing services to clients.

Have worked extensively with the following Business financing programs:

**SBA 7A and 504 Loan Programs
San Joaquin County Revolving Loan Fund**

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Industrial Development Bond Financing
 Conventional commercial financing
 City of Stockton Commercial Rehabilitation Loan
 Program

BUSINESS RETENTION AND EXPANSION PROGRAM

Plan, **organize**, implement and manage the Business Retention and Expansion Program. Surveyed 450 local businesses and provided economic development services to over 200 business that resulted in the creation or retention of over 500 jobs. Act as a liaison between local businesses and municipal agencies involved in permitting or regulating those businesses.

Chair, and provide staff support for San Joaquin County Business Retention Committee. The Business Retention Committee is a network of agencies charged with identifying and assisting "at risk" businesses.

ENTERPRISE ZONE

Coordinate and manage activities related to the County's operation of the Stockton San Joaquin Enterprise Zone. Provide information and assistance to industries being recruited or expanding in the Zone. Responsibilities include; identifying potential industrial sites, facilitate siting process with Planning and public Works Departments, identifying and accessing capital, coordinating recruiting, training and hiring of workforce.

OVERALL ECONOMIC DEVELOPMENT PROGRAM

collect data, formulate strategies, and produce Overall Economic Development Program (OEDP) for San Joaquin County.

12/83-6/86 ON-THE-JOB TRAINING REPRESENTATIVE

Private Industry Council, San Joaquin county

Coordinator of Displaced Workers Program, responsible for developing employment and training opportunities for JTPA eligible workers.

6/83-1/88 PARTNER, A&B VIDEO PRODUCTIONS

Responsible for all operational and administrative activities.

6/75-1/83 COMMISSION SALES

Resume for Fran Aguilera

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Responsible for **demonstrating and** selling specific lines of high priced electronic equipment.

Licensed life and Disability insurance agent.

New and previously owned automobile sales.

EDUCATION

CALIFORNIA STATE UNIVERSITY, STANISLAUS

Bachelor of Arts degree in Business Administration, area of concentration Accounting

SAN JOAQUIN DELTA COLLEGE

Associate of Arts degree in Business Administration, area of concentration Accounting

PROFESSIONAL TRAINING

CERTIFIED ECONOMIC DEVELOPMENT FINANCE PROFESSIONAL, National Development Council

AFFILIATIONS

BOARD OF DIRECTORS:

CITY OF STOCKTON CITIZENS ECONOMIC DEVELOPMENT ADVISORY COMMITTEE

GREATER STOCKTON CHAMBER OF COMMERCE

STOCKTON BUSINESS INCUBATOR

CHAIRMAN:

SMALL BUSINESS COUNCIL

PAST PRESIDENT:

DELTA BUSINESS LEADS CLUB

REFERENCES

Available upon request

Robert A. Pickrel**SUMMARY**

I retired from the Bank of America after 41 years. During those years I gained much knowledge and experience in operations, lending, human relations and administration. My lending experience will assist me in the evaluation of the loan applications of prospective borrowers. I enjoy people and the interactions required in working with them.

WORK HISTORY

- 1991-1996 Account Executive with the United Way of San Diego, making presentations to corporations and their employees.
- 1977-1991 Vice-President Community Manager of Oceanside Main Office and 12 other surrounding branches of the Bank of America.
- 1971-1977 Regional Administrator-San Diego responsible for 41 branches of the Bank of America in the North County and the Coastal area.
- 1969-1971 Lending assignments in various San Diego branches of the Bank of America.
- 1966-1969 Manager of the Rosemead, CA branch of the Bank of America.
- 1954-1966 Operations Officer in several San Gabriel Valley branches of the Bank of America.

EDUCATION

- 1948-1950 Pasadena City College - AA Degree in Business Administration and Accounting
- 1954-1956 American Institute of Banking - 3 Graduate certificates, including one in Commercial Lending

VOLUNTEER POSITIONS

- 1969 President of Rosemead, CA Chamber of Commerce
- 1980 & 1981 President of North County Armed Forces YMCA Oceanside, CA
- 1985 & 1986 President of Tri City Hospital Foundation, Oceanside, CA (continuing on board for 16 years)
- 1990 President of Boys & Girls Club of Oceanside, CA (on board for 10 years)
- 1990 - 1992 Elder of First Presbyterian Church of Oceanside, CA (also President of the Presbyterian Church in Oceanside)